Non-availability of institutional lending sources for farmers

*326. SHRI MAHENDRA MOHAN: Will the Minister of FINANCE be pleased to state:

(a) whether Government is aware that around 52 per cent farmers do not have access to institutional sources like banks and cooperatives;

(b) if so, whether Government is aware that most of the farmers take loan from the moneylenders;

(c) if so, whether Government proposes to regulate the banking business being done by these moneylenders and get them registered with the Reserve Bank of India to carry on banking business and also regulate the interest rates; and

(d) if not, the reasons therefor?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) and (b) As per National Sample Survey Organisation data on 'Indebtedness of Farmer Households' (2003), 51.4% of farmer households do not access credit, either from institutional or non-institutional sources. 27.30% of total farm households are indebted to formal sources and 21.3% to informal sources, including moneylenders.

(c) and (d) As per the VIIth Schedule of the Constitution of India, 'money-lending and moneylenders', are included in the State List at Entry No. 30. A majority of the State Governments have State Moneylenders'Acts in place for regulating the activity of money-lending in their area.

Reserve Bank of India (RBI) set-up a Technical Group to review the efficacy of the existing legislative framework that governs money-lending as also the enforcement machinery in different States and make recommendations for its improvement. The model legislation proposed by the Technical Group, *inter-alia,* provides for the following:

* a simple and hassle free procedure for compulsory registration and periodical renewal of their registration by moneylenders;
* a simplified dispute resolution mechanism to ensure better enforcement;
* adoption of the rule of' 'Damdupat', *i.e.* the interest charged should not exceed the Principal.

RBI has sent the Report to all the State Governments as part of its process of consultation.

Zonal Cultural Centres

*327. SHRI KALRAJ MISHRA: Will the Minister of CULTURE be pleased to state:

(a) what is the mandate of Zonal Cultural Centres;

(b) whether any study has been done on the performance of such Zonal Cultural Centres against their mandate;

(c) if so, the details of such study;

(d) whether it is a fact that the Zonal Cultural Centres are facing resource crunch;

(e) if so, the annual allocation for the last three years, Centre-wise; and

(f) the details of quarter-wise release of Plan and Non-Plan funds to each of the Centre during the financial year 2007-08?

THE MINISTER OF CULTURE (SHRIMATI AMBIKA SONI): (a) The Government of India has set up seven Zonal Cultural Centres (ZCCs) in various parts of the country to extend support to folk and traditional artistes and artisans of the country.

(b) Yes, Sir.

(c) A Committee under the Chairmanship of Prof. U.R. Anantha Murthy was set up in 1994 to review the functioning of these Zonal Cultural Centres. The terms of reference of the Committee were as follows:—

(i) To review the working of the seven Zonal Cultural Centres (ZCCs) with reference to the objectives for which they were set up;

(ii) Suggest how they can even better serve the purpose of enriching and strengthening the cultural patterns in their respective areas of operation;

(iii) Suggest ways and means for adequate and effective networking with similar State/ Central bodies and other cultural institutions of eminence in the country;

(iv) Suggest ways of developing, involving the artistic community in the total literacy campaign leading to a kind of cultural resurgence in the country.

The Committee, in its report recommended greater outreach, more emphasis on tribal/ folk art, documentation of rare and vanishing arts forms, better co-ordination with National and State Akademies and patronage to young and upcoming artistes.

As a follow up to these recommendations, new schemes directly funded by the Ministry of Culture have been introduced. These include Theatre Rejuvenation Scheme, Guru Shishya Parampara Scheme and Young Talented Artistes Scheme.

(d) No, Sir.

(e) Does not arise.

(f) Quarter-wise details of Plan funds released to each of the Centres during the financial year 2007-08 are as under:

(Rs. in lakhs)

SI. No.	Name of ZCC	lQtt	II Qtr	III Qtr	IV Qtr
1	North Zone Cultural Centre (NZCC), Patiaia	65.97		69.50	124.07
2	Eastern Zonal Cultural Centre (EZCC), Kolkata	56.61		48.80	229.36
3	South Zone Cultural Centre (SZCC), Thanjavur	56.30	-		212.77
4	West Zone Cultural Centre (WZCC), Udaipur	57.34		56.25	42.20
5	North Central Zone Cultural Centre (NCZCC), Allahabad	55.50		61.53	60.70
6	North East Zone Cultural Centre (NEZCC), Dimapur	46.26	-		268.28
7	South Central Zone Cultural Centre (SCZCC), Nagpur	62.00		67.00	33.68

Since each Centre has been provided with a corpus fund, separate Non-Plan allocation has not been made to these Centres.